

Peterborough Renovates 2014-2020 Program Guidelines 2015, Revised April 13, 2015

Home Owner Applicants

Appendix A

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Generally Speaking

Program Intent

The intent or goal of this Program is to improve the quality of life through improvements to the built environment for low to moderate income property owners and tenants. This Program will improve building performance, energy efficiencies, accessibility, security, and occupancy standards in single family homes as well as rental properties and multi-unit residential buildings.

In the first year of the Program (2012-2013), only home repair projects will be funded. Multi-unit residential repairs; rental properties, secondary suite and garden suite developments will be excluded. These projects may be introduced into the Program at any time by the Service Manager, through written advisement to the Delivery Agent, and by the issuance of separate guidelines specific to that type of applicant.

Eligible Client or Target Groups

The Peterborough Renovates Program (PRP) in general is targeting repairs to assist low to moderate income property owners and tenants. It is anticipated that only a small portion of the high number of potentially eligible households in the City and County will receive approvals due to limited funding.

The Program is targeting five (5) main groups of clients:

1. Seniors;
2. Individuals living with disabilities;
3. Low to moderate income singles and families;
4. Victims of Domestic Violence; and
5. Aboriginal people living off reserve.



Roles and Responsibilities

Service Manager - The City of Peterborough, as Service Manager for the City and County of Peterborough, will develop and oversee the PRP as well as facilitate the financial aspect (loans and grants) of the Program.

Program Delivery Agent - Habitat for Humanity Peterborough & District (herein referred to as Habitat) will deliver the PRP on behalf of the Service Manager, through an application and evaluation process. The Delivery Agent will pre-screen and review all applications for qualification purposes, manage the application waiting list, facilitate all documents between property owner and Service Manager, as well as monitor and enforce program compliance, including the performance of Project Completion Review Reporting.

Homeowner Applicants - Applicants will be required to provide sufficient documentation to verify: their name, address, annual household income, up to date property tax, mortgage value and in good standing, appropriate home insurance, and the current market value of their home and to complete the application process to determine program eligibility.

Privacy

The privacy and confidentiality of the personal information of applicants will be maintained at all times. The Delivery Agent and the Service Manager both have privacy policies to protect the privacy and confidentiality of all applicants. By submitting a completed application, applicants acknowledge the use and sharing of some information as required, to participate in the Program.

Habitat for Humanity Peterborough & District Contact Information

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Am I Eligible to Apply for Funding?

PRP Eligibility Pre-Screening for an Applicant

Peterborough Renovates is primarily a **rebate** type program that operates as a first-come, first-served initiative while funding is available within each program year. To qualify to receive funding through Peterborough Renovates, homeowner applicants:

- 1) **Must have annual household income at or below Household Income Limits (HILs)**, as shown in the 2015 chart below. These values may be adjusted annually, and new values will be established and published by the Province for the Peterborough area and calculated in accordance with the Canadian National Occupancy Standards (See **Appendix A** for definitions). For income screening refer to **Appendix C - Income Verification**;

Bedroom Count	1	2	3	4+
2014 Income Threshold	\$31,500	\$39,000	\$48,000	\$59,500

- 2) **Must live in their property located in the City or County of Peterborough.** The property being considered must be the applicant's sole and principal residence. The property must have a market value at or below the average MLS price for the Peterborough area. This **value is currently \$254,000 as established by the City of Peterborough**, and is updated annually. For home / property value verification, applicants must provide their most recent Notice of Assessment (MPAC). Applicants will not be able to encumber their property inclusive of this funding beyond 90%. A 10% minimum equity of ownership must remain relative to the documented house value inclusive of the mortgage and Peterborough Renovates funding. If necessary applications may be adjusted to reduce the scope of work and costs to meet this criteria; and
- 3) **All applicants must have appropriate status in Canada and provide documentation** to verify that they are:
 - ✓ A Canadian citizen and a permanent resident of Ontario; or
 - ✓ A landed immigrant and a permanent resident of Ontario.

Project Types that are Eligible through PRP

Eligible repair projects under the PRP are listed below. Repair parameters are defined in more detail in **Appendix B**. The projects may include, but are not necessarily limited to, the following:

- Prioritized major repairs and rehabilitation required to make a house safe while improving energy efficiency where possible:
 - ✓ Fire-safety and Life-safety related projects;
 - ✓ Foundation and structural repairs;
 - ✓ Heating systems (including Chimney / exhausting repairs);



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- ✓ Windows and exterior door replacements;
 - ✓ Roof repairs;
 - ✓ Septic systems, well water systems;
 - ✓ Ventilation improvements;
 - ✓ Grading and drainage improvements for water management;
 - ✓ Insulation upgrades;
 - ✓ Electrical upgrades (dependent on system and purpose); and
 - ✓ Plumbing repairs.
- Modifications to increase accessibility related to housing and reasonably related to the occupant's disability, including but not necessarily limited to:
 - ✓ Ramps;
 - ✓ Handrails and grab bars;
 - ✓ Chair and lifts for stairs or baths;
 - ✓ Height adjustments to countertops, light switches and outlets;
 - ✓ Alternate cues for doorbells and fire detection devices; and
 - ✓ Washroom relocation or renovation.
 - Remediation for an overcrowded dwelling through the addition of habitable living space, in accordance with the Canadian National Occupancy Standards and in accordance with local zoning by-laws and agencies having jurisdiction; and/or
 - Modifications to enhance home security for applicants that are Victims/Survivors of Domestic Violence. Upgrades may include, but are not necessarily limited to: forced entry alarms, motion detection alarms, projectile/vandal resistant windows, alarm monitoring systems, enhanced exterior lighting, improved entrance lock mechanisms, etc. Applications of this nature must be based on recommendations from the YWCA, Social Services, Police or Medical Professional.

Energy Efficiency Component

Where an option for products or systems exists, within a project, that will increase energy efficiency and / or reduce energy consumption, PRP strongly encourages their use and implementation. For example, where old windows are being replaced, the new windows should be double pane, low E argon filled windows, with an Energy Star rating for Climate Zone B. All replacement equipment shall be Energy Star rated where available, toilets to be low-flush or dual flush using a maximum of 6 litres of water. All applications shall highlight details of the energy efficient components of the proposed project for consideration and evaluation purposes.

Are There Ineligible Projects under PRP?

Ineligible projects under the PRP may include, but are not necessarily limited to:

- Nursing homes, Retirement Homes and Long Term Care facilities & Crisis Care Facilities;
- Units not subject to the Residential Tenancies Act (RTA) 2006 (except those that house victims of domestic violence);



- Projects that received funding under AHP (2005), AHP Extension (2009) – Rental and Supportive and IAH – Rental Housing;
- Units for which the homeowner received Homeownership component funding under the AHP or IAH;
- Social housing as defined under the Housing Services Act (HSA) 2011;
- Properties that have outstanding funding agreements through RRAP;
- Creation of new rental units (except secondary suites in a single family home and garden suites on the property lot of a primary residence; and
- Properties that have outstanding funding agreements and have already received the maximum allowable funding through the PRP.

*** Applicants who have outstanding funding agreements through PRP, beginning in 2015, that do not utilize the full amount up to the upset limit of \$25,000 shall be considered, for additional necessary repairs, for funding up to that maximum upset limit.

PRP Stacking with Other IAH/AHP Programs

The following program funding stacking is allowed under the IAH Program.

Component	IAH					
	Rental (R)	Homeownership (HO)	Northern (NO)	Rent Supplement (RS)	Housing Allowance (HA)	Peterborough Renovates (PR)
IAH Capital (R, NO, PR)	X	X	X	√	√	X
IAH Operating (RS, HA)	√	X	X	X	X	X
AHP Capital (R, HO, NO)	X	X	X	X	X	X
AHP HARS	X	X	X	√	√	X
Off Reserve Aboriginal Housing (Trust) Program	X	X	X	√	√	X
Existing Social Housing	X	X	X	X	X	X

*** Cosmetic repairs and/or aesthetic upgrades shall not be considered.

*** The Service Manager and its Delivery Agent reserve the right to visit the site of any and all applicants at any time during the process to validate the information provided.



What Is Involved In the Process?

Program Process for Applicants

Step #	Steps for Applicants	✓
Phase 1 Pre-Screening Application		
1.	Submit completed IAH Peterborough Renovates Phase I Pre-Screening Application at the office of the Delivery Agent.	
2.	Delivery Agent will review the application data and notify applicant of next steps.	
Phase II Project Application		
If the applicant satisfies the program eligibility requirements; and there is sufficient funding still available in that fiscal year, the applicant receives a Phase II Project Application to gather more information. If there is not sufficient funding remaining in that fiscal year of the Program the applicant will be placed on the Waiting List.		
3.	The applicant obtains and submits a completed Phase II Project Application package with an interim Promissory Note to the Delivery Agent and waits for further direction. These documents are then sent to the Service Manager, who in turn will file an application with the Province for funding.	
Project Approval - Undertaking the project		
4.	Once the Province approves the application and agrees to fund the Project, the applicant will be notified directly by the Service Manager, and copies of the Agreement and Security Documents will be issued to the Delivery Agent for applicant signing. Once signed, the applicant returns the documents to the Delivery Agent, who will deliver them to the Service Manager for execution by the Mayor and Clerk.	
5.	When the Agreements are executed, the applicant will receive written authorization from the Service Manager to proceed. At this time, the applicant must commence the repair work within 60 days of approval maximum.	
6.	Applicants notify the Delivery Agent of project completion and arrange for a Project Completion Review to confirm.	
7.	Applicants submit Payment Request Form, copy of contractor invoice(s), copy of Contractor's WSIB certificate, copy of Building Permit if applicable, any third party reporting, Completion Review Report and any supporting documentation (as described in the Project Funding and Schedules Section of the Guidelines) to the Delivery Agent.	
8.	Payment, per the Agreement, should be issued within 30 business days of the Service Manager receiving the appropriate final documentation from the Delivery Agent and receipt of project funding from the Province.	



Is There Anything I Should Read Or Know Before I Get Started?

Applicants are strongly encouraged to visit the Canada Mortgage and Housing Corporation (CMHC) website, and review the “About Your House Series”, and “Assessing the Renovation Project” information.

www.cmhc-schl.gc.ca/en/co/renoho/refash/refash_002.cfm

What Information Needs to Accompany My Application?

Completed Application Forms shall require the following attachments to be considered:

- Proof of Household Income;
- Proof of Property Value (MPAC Assessment);
- Proof of ownership of the property (Deed, MPAC Assessment or Mortgage documents will be accepted);
- Current Mortgage value (most recent statement);
- Proof of Status of any other secured credit against home/property;
- Proof of insurance or Insurance Certificate for multi-unit landlords;
- Proof of property tax paid up to date (Municipal receipts will be accepted);
- Proof of citizenship and residency status;
- Written description of the proposed Project, with equipment/system described;
- A list of all other funding initiatives that the applicant has qualified for, to complete the renovation work. Failure to disclose the acquisition of funding through another initiative shall result in the applicant's rejection or trigger the default of the Agreement with the Service Manager;
- Completed Assignment of Payment Form;
- Completed Contractor Selection Form with Quotations;
- Completed Indemnity and Liability Waiver Form;
- Promissory Note Declaration;
- Quotation for legal services for projects valued at \$8,000 and above; and
- All project related requirements listed in **Appendix B**.

Is Anything Else Required? (depending on my project)

- Completed Accessibility Project Form (for all accessibility grant projects);
- Completed Acknowledgement of Equity Form (if Project is over \$25,000);
- Completed Authorization and Direction of Non-Resident Owner Form (if more than one owner); and/or
- Completed Security Enhancement Form (if project is for a Victim of Domestic Violence).

*** As part of the Screening Process, the Service Manager will implement a Search of each applicant's address for outstanding liens, orders or other peculiarities. Applicants will be required to remedy any lien or order prior to proceeding further. In some instances, these outstanding items may be included as a component of the repair project, at the sole discretion of the Service Manager and Chief Building Official having jurisdiction. Applicants will be advised in writing if any of these conditions apply.



Program Funding and Schedules

What Types of Funding are Available if I Apply?

Funding will be provided to approved applicants in the form of **Grants, Forgivable Loans** or a blend of both.

Grants

Grants up to an upset limit of \$5,000 will be awarded to successful applicants to compensate for accessibility improvement projects only. An Accessibility Project Form, completed by a Medical Professional, is required to be submitted with the Phase I Pre-Screening Application to qualify.

The grant amount shall be applied to the initial \$5,000 of expense, and any remaining costs shall be included within the overall forgivable loan amount with a total upset limit of \$25,000. Invoices/receipts must be provided to be considered a project expense.

*** Grant dollars do not require any form of security, but initial \$25 Property Title Searches apply.

Forgivable Loans

Loans will be delivered to successful applicants in two (2) formats.

1. Loans valued up to \$7,999 shall be awarded by an executed Agreement and applicants will be required sign an Acknowledgement and Direction Form whereby the City will register a Notice on the applicant's land as Security; or
2. Loans valued from \$8,000 to \$25,000 shall be awarded by an executed Agreement and secured through a **mortgage** registered on Title by the applicant's lawyer. The City must also be named as a mortgagee on the applicant's insurance policy.

The awarding of funding dollars will be application based, and determined by the cost of the approved "Work" plus any associated soft costs. The amount of funding to be provided shall be determined based on provided written quotations (minimum 2) from qualified contractors, with a **total upset limit of program funding at \$25,000 for home owners and \$25,000/unit for multi-unit landlords**. Funding shall not exceed project quotations provided by qualified contractors plus known soft costs as identified on the Phase II Project Application Form.

How Available is the Funding?

Within the targeted client groups, funding for projects will be first-come, first-served. When program funds are fully committed, no further allocations or payments can be made. Applicants will be placed on the Waiting List that will be managed by the Delivery Agent, and notified when further funding is available. Should only a small portion of funding remain for that period, the next applicant in line whose project value is within the amount of available funding, shall be contacted to proceed.



Are These Funding Loans Forgiven?

In accordance with the Service Manager's Agreement with the Province of Ontario (MMAH), loans are being forgiven as documented below. Please note: Forgiveness will be calculated by the anniversary dates based on the date the Notice of Mortgage is registered on the applicant's property, when the project is fully complete.

Home Owner Forgiveness Periods

Loans are forgiven at 10% per year (10 years). The forgiveness is calculated as 100% of 10% on the anniversary date, and not pro-rated based on the calendar.

Ongoing Annual Requirement(s) for Successful Applicants

Applicants are required to submit:

- Annual property tax bill;
- A copy of the Home Insurance Policy;
- Driver's License or Photo ID; and
- A Utility Bill (ie. Phone, Hydro, Water, etc.)

How Will I Access The Funds For The Project? (Payments)

Payments (Grants) will be sent directly to the applicant less the costs associated with the property search and the Project Completion Review. These costs shall be deducted from the overall approved funding amount and paid directly by the Service Manager with project funds.

Payments (Forgivable Loans up to \$7,999) will be sent directly to the applicant less the costs associated with the property searches, security and the Project Completion Review. These costs shall be deducted from the overall approved funding amount and paid by the Service Manager with project funds.

Payments (Forgivable Loans over \$8,000) will be sent to the applicant's lawyer for processing, as per the Program Guidelines and the terms of the Agreement. The lawyer shall register the mortgage on Title and facilitate all payments to Contractors/Consultants. The only payments that will NOT be addressed by the applicant's lawyer shall be deducted from the overall funding amount are the pre-screening search and Project Completion Review, paid directly by the Service Manager with project funds.

Payment Request Forms will need to be submitted by the applicant, accompanied by: Contractor Invoices, Lawyer Invoice, Consultant's Invoice, etc., to the Delivery Agent for processing, after the project has been confirmed as completed by the Delivery Agent.

Multi-unit residential projects, of a magnitude that require multiple draws shall be processed following the milestones outlined in the Applicant's Funding Agreement. Each draw shall contain a Payment Request Form, Contractor Invoice(s), third party verification, and back-up documentation. A review by either the Service Manager or their Delivery Agent may be required where third party verification is not provided.



Total Project Funding Amounts will be calculated on the application forms using the selected contractor's quotations, set legal fees, all provided soft cost invoices, estimates or quotations, and the administrative soft costs identified on the Phase II Project Application Form. Any invoices not attached will not be considered as project costs and therefore will not be funded.

Grant amounts of any project shall be identified in written form to the applicant after all required documentation has been submitted and the project has been confirmed as complete. Upon receiving the final documentation, including the Project Completion Review Report, the Service Manager shall issue a summary of funding articulating Grant dollars versus Loan dollars, along with final payment.

*** Any costs incurred or work commenced prior to receipt of an executed Agreement from the Service Manager, shall be the sole responsibility of the applicant. Third party reporting and consulting costs shall be the only exceptions.

*** Copies of all Building Permits and final inspection approvals from Building Officials, Design Drawings, Site Plans, Site Plan Agreements, "As Constructed" drawings, Payment Certificates, and third party reporting must be provided at the time of project completion inspection to qualify for payment.

What Is a Loan / Project Default?

Recipients shall be considered in default, requiring the repayment of any outstanding loan amount, under the following conditions:

- a) The home is sold;
- b) Applicants cease to occupy the home as sole and principal residence;
- c) Misrepresentation occurs related to eligibility for the Program;
- d) Applicant fails to maintain annual submissions (**Loan Forgiveness Period**); or
- e) Project is not completed.

What Happens If an Applicant Defaults? (Out of Curiosity of Course)

Where in the opinion of the Service Manager, or its Delivery Agent, a Project Default occurs:

- Prior to the completion of the project, no funding shall be paid out; or
- Prior to the full forgiveness of the loan, the percentage of forgiveness shall be rounded back to the previous year's forgiveness percentage based on the "Anniversary Date of the Notice or Mortgage being registered to the applicant's property. The un-forgiven amount shall be called in effective immediately.



Getting Construction Started

Contractor Procurement and Selection

Applicants are strongly encouraged to review CMHC's Sample Renovation Contract (as part of the CMHC "About Your House" Series) and obtain competitive quotes for all repair projects being considered. Below is an outline of recommendations to ensure a fair and transparent process is undertaken that will benefit the applicant and potentially result in lower construction costs which may allow for additional improvements or improved finishes to be considered. Should a consultant be directly involved with the design and implementation of the project, this process should be managed by the consultant on behalf of the applicant.

Scope Identification - It is important that all Contractors (bidders) be considering the same scope of work. To accomplish this, the applicant or their representative should clearly articulate, in written form, a detailed description of the scope of work. In some cases where the project is more complex or of a larger magnitude, drawings and specifications should be developed and provided to bidders for better understanding. This will ensure that the bids obtained are comparable with the same finished outcome and customer satisfaction in mind.

Bidders Meeting - Having the bidders visit the project site, at the same time offers numerous benefits:

- It allows each bidder to physically see the configuration of the home and property which will allow the bidder to envision many items, such as; effective use of space for materials, access, storage of tools, access to power and water, and if Police (CPIC Clearances) are being requested;
- It facilitates planning around known challenges and conditions of the project, should any exist;
- It can reduce the impact to the family as you only have to accommodate the visit once; and
- It allows the bidders to see who their competitors are. This approach has the potential to create a more competitive environment, resulting in tighter pricing and lower costs.

Selecting an Appropriate Contractor - There are many theories on how best to proceed in the selection of a Contractor, such as:

- Serious considerations are typically given to the lowest bid. This is a logical factor, especially if the scope has been really well defined in written form, or if a consultant is involved who has developed drawings and specifications, and will be performing inspections during construction to ensure compliance with those documents;
- Ask the Contractor for a copy of their WSIB Certificate. As of January 1st 2013, **all contractors must be WSIB certified** to work in Canada.
- Is the applicant comfortable with the bidder and their team being in their home or on their property? Sometimes personality and behaviour needs to be considered;



- Has the applicant asked for and contacted **references**? This is vital. Applicants are strongly encouraged to request and contact references before awarding the work. This will provide an independent opinion of workmanship and customer satisfaction levels; and
- Does the applicant have an existing relationship with one of the bidders? Sometimes this is beneficial if it is a professional relationship through previous repair projects. It is still necessary to obtain competitive bids to ensure that the bid being provided is appropriate. Friendships may not form the best business relationships.

What's Next? - Once the applicant has selected the successful bidder, they will complete the Phase II Project Application form and Contractor Selection form for submission to the Delivery Agent for processing. This submission also requires a written rationale explaining the selection of the successful bidder. The successful bid (or quote) shall be one of the written quotations provided. A minimum of two are necessary for the submission to be considered.

Self Declarations during Construction - A mandatory component of the Project will be the self declaration of two major milestones. The applicant is required to contact the Delivery Agent to declare both 50% and 100% completion. Photographs are to be taken at both milestones and submitted with the Payment Request form and Project Completion Review Report. Should a consultant or third party be involved, their written declaration or statement from the Contractor would suffice. All declarations must be accompanied by photographs of the work completed.

Confirmation of Completion - Completion confirmation shall be facilitated through a Project Completion Review Report performed by the Delivery Agent. Costs for this review (\$175) will be paid as identified in the Program Funding and Schedules Section of the Program Guidelines. Copies of all third party certifications are to be provided to reviewing agent and attached to the Project Completion Review Report.

Habitat for Humanity Peterborough

Habitat for Humanity Peterborough has expressed an interest in contributing to, and participating on projects that meet their vision and mission. Applicants are encouraged to contact Habitat for Humanity Peterborough to determine if their project may meet those parameters, and if Habitat for Humanity would like to participate in the bidding process for the project.

Contact:

Habitat for Humanity Peterborough & District
Louise Yates, Program Manager
Phone: 705-750-1456
Email: louise@habitatpkr.ca



Codes, Legislation and Regulations

Applicants, and their representatives, are reminded that all work being performed is to be done in accordance with all applicable Codes, Legislation, Regulations, and By-laws of agencies having jurisdiction. Typically compliance of these rules are the responsibility of the Contractor to ensure, however it is always wise to insist that a written agreement between the applicant and Contractor include a clause on compliance. The following is a partial list of requirements that should be considered:

- Ontario Building Code (latest edition);
- GAS Code;
- Electrical Safety Code;
- All mechanical standards and requirements as mandated and enforced by the Technical Safety Standards Association (TSSA);
- Construction Lien Act;
- Ontario Labour Laws;
- WSIB Certified (All Contractors); and
- Ontario Health and Safety Act.

Bodies Having Jurisdiction

Below is list of governing agencies that are likely to have jurisdiction over your project. If so, their participation in some form will be necessary. Ensure that your Contractor initiates contact appropriately:

- Local Building Division in the appropriate municipality for Building Permits;
- Electrical Safety Association (ESA);
- Technical Safety Standards Association (TSSA);
- Ministry of Labour; and/or
- Peterborough Health Unit (Water Supply and Septic Systems).

Other Considerations

Applicants should also be aware that it is the responsibility of the Contractor to ensure that all forces and trades involved on your project are:

- Trained and certified in WHMIS;
- Wear appropriate personal protective equipment;
- Have been advised of any inherent hazards or hazardous materials or designated substances such as asbestos on site;
- Are covered under the Contractor's WSIB coverage; and
- Appropriate liability and vehicular insurance coverage are carried.

Applicants are encouraged to request proof of these considerations before commencing any work, and proof the trades have been paid, when the project is completed.

It is the applicant's responsibility to ensure that all workers on their property are safe and appropriately advised of any known hazards.



Police Clearances: It is within an applicant's right to request that all individuals entering their home or their property have undertaken a police record check. This can be done at the local police station for each individual that will be involved on the project, and is referred to as a CPIC Clearance. In some situations, it is reasonable to request a Vulnerable Sector CPIC, which will provide tighter screening parameters and further reassurance to the applicant regarding individuals entering their home and property. This is a common request, and property owners should not feel uneasy or intimidated to request these documents. Once produced, the property owner can review any finding of the CPIC and determine who they are comfortable with being involved on the job. Be aware there is a minor cost for the individuals obtaining the CPIC clearance; however it can be considered a necessary cost for the Contractor and their selected trades, if they want to perform the work. Property owners should notify all bidders of this requirement at the mandatory site visit and well prior to bidding.

Damages During Construction: Property owners are also strongly encouraged to include in their written agreement with their Contractor the condition noted below:

"Any damages to any finishes, fixtures, systems, structures or elements at, above or below grade, during the course of construction, due to the Contractor's efforts or their forces, that the Contractor shall repair or replace, like new, to the satisfaction of the property owner or their representative, at no additional expense to the property owner."



Appendix A – Program Definitions

Administration Agreement: There are essentially two (2) Administration Agreements. One is between the Minister and the Service Manager that defines the terms of the programs as described in the IAH Program Guidelines. The PRP is only one of the programs contained in that Agreement. The other Agreement is between the Peterborough Service Manager and its Delivery Agent.

Affordability Period: This is the period during which the project is required to be considered affordable, and has been identified as 10 years in the Program Guidelines for home owner applicants.

Canadian National Occupancy Standard (CNOS):

The CNOS states that:

- no more than two people shall share a bedroom;
- parents or couples may share a bedroom;
- children under 5 years, either of the same sex or opposite sex may share a bedroom;
- children under 18 years of the same sex may share a bedroom;
- a child aged 5 to 17 years should not share a bedroom with a child of the opposite sex; and
- Single adults 18 years and over, single parents of any age, and any unpaired children require a separate bedroom.

Co-Owner Applicants: Many properties are owned by either one individual, or a couple who are both on title. Occasionally there are unique co-ownership situations however, and it is not the intent of this program to disqualify applicants based on a co-ownership relationship. Co-ownership applicants will require the owner(s), that does not reside on the property, to complete and sign an Authorization and Direction of Non-Resident Owner Form and submit this with the application package.

Funding Schedule: The funding schedule will outline the timing and provision of funding based on the type and magnitude of the repair project being undertaken. This is described in more detail under the “Program Funding and Schedules Section” of the Guidelines.

Housing/Home: These terms describe residential accommodations. They do not include commercial or institutional premises, social or recreational services, and services or facilities related to mental or physical health care, education, corrections, food services, social support or public recreation. Life leases and/or owned homes on leased land (or property owned by others) situations shall not be considered for funding under this program. Mobile Homes may be considered at the discretion of the Service Manager, on an application by application basis.



Agreement: The Agreement is the agreement entered into between the applicant and the Service Manager. The Agreement will clearly outline the value of the funding, the responsibilities of each party, and all of the terms and conditions surrounding the provision of funding for the repair project.

Anniversary Date: This is the date, year after year, coinciding with the actual date that the loan or mortgage was registered on the applicant's project, relative to this Program. This date is used to calculate the forgiveness of the loans.

Mortgage: For the purposes of the PRP, a mortgage means a forgivable mortgage in favour of the Service Manager with an upset limit of \$25,000 (per home). Any costs in excess of the upset limit shall be the sole responsibility of the applicant and will not be compensated by the Service Manager. The mortgage must be in a form satisfactory to the Service Manager and the Minister. The principal of the mortgage will be equal to the Funding provided for labour and materials and other costs approved by the Minister, including but not limited to building permit fees, inspection fees, appraisal fees, drawings and specification fees, and applicable taxes. Any amount approved and identified as a Grant (up to \$3,500) shall be included in the upset limit of \$25,000 but not included in the amount of the mortgage.

Notice: A Notice Pursuant to Section 71 of the Land Titles Act will be registered on the applicant's land by the City's Legal Division to protect the Corporation of the City of Peterborough's interest on the land.

Notice of Project: A written Notice issued by the Service Manager to the Building Division of the appropriate Municipal Government, having jurisdiction over the project site. The Notice shall advise of the project scope, the applicant's name and address, and the name of the Contractor performing the work.

Occupancy Date: The Occupancy Date for Homeowner applicants shall be considered the date on which the repairs have been completed.

Procurement Process: This process is a transparent competitive process to obtain quotes, proposals, or bids, to perform work. Applicants **must** provide a minimum of two (2) quotes or bids for the project, with their application, and a written rationale explaining the selection of the successful bidder. For the purposes of the PRP, there is more detail outlined in the Construction Section of this document.

Projects - Home Repair: A project which is the principal residence of an eligible applicant, that owns the home; and to which health and safety upgrades, major repairs, rehabilitation or accessibility modifications are necessary; or where a home is overcrowded, and the project includes an addition or alteration to the floor plan to increase its capacity for accommodation under the CNOS.

Projects - Secondary Suites or Garden Suites: Home owners (landlords) of existing homes are able to apply for funding to construct a secondary suite or garden suite within or attached to the existing home or on that property under the Multi-unit Rehabilitation component of the Program where local Zoning permits.



Project Information Form: The Project Information Form (PIF) is an electronic form that is submitted by the Service Manager to the Ministry for consideration of a project. This form is updated and resubmitted at milestones of the project to trigger funding as well as closing out the project.

Promissory Note Declaration: A signed statement declaring the applicant's intent to enter into a funding Agreement with the Service Manager and adhere to the program.

Property Searches and Sub-Searches: As part of the application process, the Service Manager will be performing property searches and sub-searches to determine if the applicant's property has any outstanding liens, Orders or peculiarities against it. Orders may include Work Orders issued by the applicant's local municipal government, condemnation orders, property standard orders, etc. Should the search reveal any outstanding items that require addressing, the applicant will be required to close out the order or permit prior to proceeding any further in the application process. Should the magnitude of the order be significant, and the Service Manager deem it appropriate, the applicant may be directed to include the "work" from the Order in the project and project funding, and obtain contractor quotes to complete the work. These situations will be addressed on an individual basis, and applicants will be advised directly by the Service Manager should this situation arise. Costs for these searches shall be included in the funding amount being provided to the applicant, in addition to the construction cost, and deducted prior the issuance of a project funding. Any outstanding Penalties or Fines shall not be funded under this Program.

Provincial Funding: Provincial Funding describes the funding that is being directed and provided from the Province of Ontario to the applicant for the repair project, as set out in the PRP.

Quotation: Quotations shall be a Stipulated Fee, in written form, by a qualified Contractor(s), to perform the work. It must clearly identify the amount of the Fee as well as applicable taxes. The Contractor's quotations should also indicate the start date relative to receiving a notice to proceed and the duration of the project. The application process requires that two (2) quotes be submitted, and a written rationale or explanation as to why the successful bidder was selected for the work. The Service Manager, through its Delivery Agent, reserves the right to request additional quotations be provided before processing the application.

Secondary Suite (or garden suite): This would be a suite, or suites, that are constructed within or attached to an existing home or on that property, to create affordable rental opportunities. Such projects will require Proof of Zoning or Site Plan approval to apply.

Security Documents: Security Documents refer to the Mortgage, Notice on title, or any supplemental documentation attached to those documents, considered being an integral component of the Terms and Conditions.



Third Party Opinion: Occasionally projects require the professional opinion of a third party to safely and accurately determine the appropriate scope of work. This opinion is sometimes provided by an Architect, an Engineer, or a governing agency such as Electrical Safety Authority. Such costs shall be compensated.

Unit: A Unit is a self-contained residential dwelling, including, without limiting the generality of the foregoing, (I) multi-bedroom units which are used for congregate living; (II) disabled / accessible units; and secondary suites.

Witness: An independent witness to signatures can be any competent individual that fully understands the nature of the documents being signed, is unrelated to any party applying their signature, and is over the age of 18.



Appendix B – Eligible Repair Project Parameters

1. To have your Funding Payment processed, all projects requiring a Building Permit in accordance with the Ontario Building Code shall be applied for with the local Building Department, and copies of the Permit as well as the resulting Inspection Certificate will need to be submitted with the invoice, Project Completion Review Report and Payment Request Form.
2. To have your Funding Payment processed, all projects requiring an inspection and certification from either the TSSA or the ESA shall have appropriate permits obtained along with the Inspection Certificate and will need to be submitted with the Project Completion Review Report.
3. Third party opinions that are required for application processing qualifies as a reimbursable project cost, and should be identified on the Phase II Application.

Fire Safety and Life Safety Related Projects - These are projects that are necessary to facilitate the safe and ongoing occupancy within a dwelling.

Qualifying Requirements

- Direct recommendation or Order of a local Fire Chief, Building Official, or qualified professional.

Attach to Application

- Written description and photographs of existing conditions and appropriate corrective actions;
- Copy of Order; and
- Written quotations for the work.

Foundation Repair Projects - These are repairs that directly relate to the safety and quality of life of the resident.

Qualifying Requirements

- Significant cracks or heaves that allow water to freely enter building.

Repair Requirements

- Comprehensive in nature, and to be fully warranted by the Contractor for a minimum of 5 years to be accepted.

Attach to Application

- Written third party opinion and recommendations from a licensed Architect (OAA) or a Licensed Structural Engineer (PEO) **may** be requested where severe damage is present;
 - ✓ Third party opinion including description of existing conditions, acceptable solutions and recommended scope of work;
- Written quotations for the work; and
- Photographs of existing conditions.



Structural Repair Projects - These are projects that are necessary to facilitate the safe and ongoing occupancy within a dwelling.

Qualifying Requirements

- Sagging or damaged ridge beams;
- Sagging or damaged main support beams;
- Damaged or rotten exterior wall sections or interior support walls;
- Missing siding or damaged, cracked or heaved exterior facades; and/or
- Sagging or settled additions and/or extensions to buildings.

Repair Requirements

- Must be comprehensive and address structural deficiency to the satisfaction of the third party professional.

Attach to Application

- Written third party opinion and recommendations from a licensed Architect (OAA) or a Licensed Structural Engineer (PEO) may be requested where sever damage is present;
 - ✓ Third party opinion would include description of conditions, acceptable solutions and recommended scope of work with cost estimate;
- Written quotation for the work; and
- Photographs of existing conditions.

Heating Systems**Qualifying Requirements**

- An existing heating system must already be in place; and
- Must either be functioning poorly and/or beyond 15 years in age.

Repair Requirements

- New systems shall be high efficiency if possible;
- Preference given to natural gas burning equipment where available;
- Wood burning systems will not be considered if this is the sole fuel source, however combination fuels will be accepted; and
- All new installations are to be inspected and **certified** appropriately when complete. (Copy of Certification required for payment.)

Attach to Application

- Written description of the existing system, inclusive of the type, manufacturer, model number, age, and its method and path of exhausting;
- Photographs of existing conditions; and
- Written quotation for the work.



Windows and Exterior Door Replacement Projects

Qualifying Requirements

- Existing windows and doors need to be beyond 15 years of age, visibly deteriorated, and no longer providing adequate thermal properties to ensure relative comfort control within the home.

Repair Requirements

- Replacement units will need to be Energy Star rated for Climate Zone B, with superior thermal properties;
- For windows, double or triple pane, Low E argon filled window units will be accepted as a satisfactory replacement; and
- For exterior doors, insulated steel doors or fiberglass doors with or without glazing will be accepted as a satisfactory replacement.

Attach to Application

- Multiple photographs of the existing windows, doors, and broader photos showing those elements on each elevation of the home;
- Product sheets complete with specifications and diagrams (also known as cut-sheets) for proposed new; and
- Written quotations for the work.

Roof Repair or Replacement Projects - Damaged roofs are a significant cause of water infiltration and ongoing repair costs in a building.

Qualifying Requirements

- Rotten and/or damaged sheathing, fascia, trusses; and/or
- Missing, damaged or aged shingles, damaged steel roofing materials, damaged and leaking membranes, etc.

Repair Requirements

- New roofs shall be constructed from asphalt shingles;
- Steel roofs, existing or not, will not be considered for a replacement unless the cost of a shingle roof is provided as well as the steel, and the applicant assumes the cost differentiation;
- Included in the new roof assembly will be new roof vents, new roof penetration boots, new valley iron, ice shield along ridges and valleys, and roof-guard underlayment on all other exposed surfaces under the replacement shingles; and
- Where eaves, fascia and soffits are damaged they too shall be replaced at the same time.

Attach to Application

- Photographs and description of existing conditions; and
- Written quotation for the work.



Septic System Repair or Replacement Projects

Qualifying Requirements

- Septic systems that are suspected of being damaged or beyond repair shall have an inspection performed by a certified septic contractor, or qualified Engineer; and
- The inspection shall result in written Report.

Repair Requirements

- Be comprehensive in nature to adequately address problem;
- May include replacement of weeping bed if necessary; and
- Must comply with all Environmental requirements and Codes.

Attach to Application

- Provide third party written Report including description of existing conditions and recommendations to remediate the situation;
- Photographs if possible; and
- Written quotations for the work.

Well Water Supply System Repair Projects

Qualifying Requirements

- Must be related to the water supply for human consumption only. Irrigation wells for landscaping purposes shall not be considered; and
- Wells suspected of being deficient, damaged or dry shall be inspected by a qualified individual, resulting in a written Report identifying existing conditions and recommended remedies.

Repair Requirements

- Repairs shall be based on recommendations articulated in third party Report; and
- All work must be in accordance with all Environmental requirements, Codes and Standards with respect to potable water supply.

Attach to Application

- Third Party Inspection report;
- Photographs of existing system and description of deficiency; and
- Written quotations for the work.



Ventilation Improvement Projects - Ventilation plays a key role in air quality within a home. If a home is not adequately ventilated, ongoing moisture and humidity issues will be present. This is not to be mistaken with lifestyle choices or poor housekeeping practices that result in mould growth.

Qualifying Requirements

- Ongoing repeat humidity issues or mould growth.

Repair Requirements

- Ongoing humidity and/or mould growth:
 - Present on the main level, in common areas such as living rooms and kitchens, consideration should be given to ventilation directly to the exterior of the building;
 - Present in the basement, a humidistat controlled system being installed is to be considered; and/or
 - Present in a washroom, and the ventilation equipment is either not existing or not properly functioning, a new installation should be considered directly wired to the light switch. In these instances, ultra quiet low sone equipment is strongly recommended for this type of installation.

***Note: Mould should be remediated in accordance with published remediation standards, to prevent reoccurring situations.

Attach to Application

- Written description of existing conditions, its nature, and the proposed solution shall be attached to the application;
- Photographs of existing conditions, including mould; and
- Written quotations for the work.

Grading and Drainage Improvements for Water Management - There are occasions where a building is situated in such a way that storm water drains towards the building rather than away. Although buildings are not normally constructed in this manner, over time, this situation may arise.

Qualifying Requirements

- Ponding water around home, or flooding of home.

Repair Requirements

- Whether through verification, repair or replacement of weeping tile, localized grading or additional storm water management devices or features, flooding is to be addressed such that repeat occurrences are not expected.

Attach to Application

- Written description of the deficiency;
- Photographs of the grading, and/or ponding and flooding; and
- Written quotations for the work.



Insulation Upgrades

Qualifying Requirements

- Poor or missing insulation in attic areas, exterior walls, and other surfaces that separate exterior and interior spaces.

Repair Requirements

- All insulation improvements should meet or exceed the requirements of the Ontario Building Code, latest edition;
- Be aware that for some spaces, this may require some selective demolition to determine and some existing finishes to be removed;
- Particular attention is to be paid to the vapour and air barrier systems, as insulation is only one component of a constructed assembly, and should be treated as such when improvements are considered; and
- Great care is to be shown when using blown in insulation in attic spaces. Appropriate measures are to be taken to prevent blockage to soffits which will obstruct proper air flows within the attic area.

Attach to Application

- Written description of current insulation R-values in existing areas, and proposed upgrade including method, type and R-value increase;
- Photographs where possible; and
- Written quotations for the work.

Electrical Repair Projects - Various electrical upgrades will be considered for this type of project including:

Qualifying Requirements

- Replacement of old “knob and tube” systems;
- Aged panels, wiring, equipment and fixtures;
- Damaged or significantly dated wiring distribution systems;
- Inefficient, aged, or damaged electrical heating devices;
- Improper, missing, or insufficient grounding of existing system; and/or
- Introduction of convenience outlets based on accessibility needs;

Repair Requirements

- All work is to be completed by a licensed electrician;
- All replacement equipment is to be ESA/ULC/CSA certified; and
- All work is inspected and certified by the local ESA Inspector.

Attach to Applications

- Written description of existing conditions;
- Photographs of existing conditions; and
- Written quotations for the work.



Plumbing Repair Projects - Various plumbing upgrades and repairs will be considered for this type of project including:

Qualifying Requirements

- Replacement of inefficient toilets and various deteriorated fixtures;
- Specialty fixtures due to accessibility needs;
- Relocation of fixtures to accommodate floor plan changes;
- Introduction of additional fixtures to accommodate personal needs such as walk-in showers and tubs, etc;
- Introduction of barrier free type fixtures;
- Perforated piping, mixed piping, and aged piping systems; and/or
- Sewage system upgrades and or replacements.

***Note: Other initiatives are offering reduced flow showerheads and faucets and should be investigated in addition to options available through this Program.

Repair Requirements

- All work is to be completed by a licensed plumber;
- All replacement equipment is to be ULC/CSA certified;
- All work is inspected and certified by the local Building Official (Plumbing Inspector); and
- Consideration is given to environmentally friendly and consumption reducing fixtures and systems.

Attach to Applications

- Written description of existing conditions;
- Drawings and specifications for floor plan changes
- Photographs of existing conditions; and
- Written quotations for the work.



Appendix C – Income Screening

Applicants are required to claim and provide proof of **all** household income, both taxable and non-taxable.

Household Income/Assets	Documentation
a) Paid-Employment <ul style="list-style-type: none"> Full-time, part-time, or casual Commissions, tips, or bonuses Illness and/or disability pay 	<ul style="list-style-type: none"> Copy of previous year's Notice of Assessment and T4 Letter from employer or employment agency – on company letterhead – indicating monthly income or average earnings Pay stubs for at least two months (employer identified) Cheque stubs from disability, pension or insurance
b) Self-Employment <ul style="list-style-type: none"> Tutoring Babysitting or child care Taxi Business Other 	<ul style="list-style-type: none"> Previous year's Notice of Assessment (preferably 2 years)
c) Pensions and Allowances <ul style="list-style-type: none"> Old Age Security (OAS) Canada/Provincial Pension (CPP, QPP) Pensions, for example: Widow's, Retirement, War Disability, Other War Veterans Allowance (DVA) Training Allowance Ontario Disability Payments (ODSP) 	<ul style="list-style-type: none"> Copy of previous year's Notice of Assessment Cheque stub or copy of cheque Statement from Issuing Source or employer Direct bank deposit: <ul style="list-style-type: none"> Copy of pass book entries for previous two months or monthly bank statements Letter from government agency issuing cheque
d) Investment Income <ul style="list-style-type: none"> Interest and dividends from all investments, including: Stocks, Bonds, Bank/Trust/Credit Union accounts, shares, securities, annuities Registered Retirement Savings Plans (RRSPs) Guaranteed Income Statements (GICs) 	<ul style="list-style-type: none"> Copy of previous year's Notice of Assessment
e) Other Income <ul style="list-style-type: none"> Workplace Safety and Insurance Board (WSIB) Employment Insurance Benefits (EI) and Ontario Works (OW) Compensation for Victims of Crime Alimony, child support, or separation payment(s) 	<ul style="list-style-type: none"> Copy of previous year's Notice of Assessment and; Cheque stub or letter from source of income Sworn affidavit with both the applicant and ex-spouse's signature or legal statement/letter from lawyer Copy of assessment form and confirmation of other earnings
f) Assets Assets are valuable things that you own. Some produce income and other do not (see above). <ul style="list-style-type: none"> Some examples of assets include: investments, including: Stocks, Bonds, Bank/Trust/Credit Union accounts, shares, securities, annuities Registered Retirement Savings Plans (RRSPs) Guaranteed Income Statements (GICs) Property you own or have an interest in 	<ul style="list-style-type: none"> Copy of previous year's Notice of Assessment

*** Special consideration may be extended to applicants at the discretion of the Service Manager.



Appendix D – Complementary Form

- ☐ Applicant's Assessment of Site **Form** (to assist in project scope only)





INVESTMENT IN AFFORDABLE HOUSING IAH 2014E PETERBOROUGH RENOVATES



APPLICANT'S ASSESSMENT OF SITE FORM

PROJECT INFORMATION

Address of Home :		
Street Number	Street Name	Unit/Suite/P.O. Box
City/Town	Province	Postal Code
Telephone # <i>(incl. Area code and Ext.)</i>	Fax # <i>(incl. Area code)</i>	E-mail Address
Name of Applicant:		
Date of Assessment:		

STRUCTURAL

Indicate the condition of the following:	Satisfactory			Comments
	Yes	No	N/A	
Building Exterior				
Foundation (cracks, rubble, settlement, exposed rebar)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Exterior cladding				
Paint (cracking, peeling, flaking, dirty)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Masonry/ concrete (cracking, spalling, mortar deterioration, efflorescence, staining, graffiti)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Siding (dented, rotting)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Roofs				
Ponding, drainage failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ridges, displaced ballast, pavers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Membrane splitting/ damaged	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Flashing and sealants damaged	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Shingle curling, loss of granules	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Catwalk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Attic ventilators (roof, soffit)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Eavestroughs and downspouts (plugged, damaged, not secure)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Appendix A

STRUCTURAL CONTINUED Indicate the condition of the following:	Satisfactory			Comments
	Yes	No	N/A	
Doors and Windows				
Frame deterioration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Warping, drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Hardware condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Threshold, sill condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Cracked glazing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Screens torn, loose, missing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Condensation between panes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sealants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Weatherstripping missing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Balconies, porches and guards				
Deck cracking, spalling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Railings loose, rusting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reinforcing steel corrosion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Inadequate drainage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Wood deterioration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Supports	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

PLUMBING

Indicate the condition of the following:	Satisfactory			Comments
	Yes	No	N/A	
Pipes and fixtures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Hot water tank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Water heater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Basement drainage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sump Pump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to a source of potable water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Appendix A

HEATING

Indicate the condition of the following:	Satisfactory			Comments
	Yes	No	N/A	
Exhaust fans, timers, controls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Furnaces, fan coil units and incremental units	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Water heater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Basement drainage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sump Pump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to a source of potable water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

FIRE SAFETY

Are the following maintained and operating efficiently?	Satisfactory			Comments
	Yes	No	N/A	
Smoke alarms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fire extinguisher and heat detectors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

SEPTIC, WELL WATER, WELL DRILLING

Indicate the condition of septic and well water:	Satisfactory			Comments
	Yes	No	N/A	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

ELECTRICAL

Is electrical system safe and to code?	Satisfactory			Comments
	Yes	No	N/A	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

OVERCROWDED

Is the dwelling overcrowded?	Satisfactory			Comments
	Yes	No	N/A	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

OTHER

Are there any other required repairs not mentioned above?	Satisfactory			Comments
	Yes	No	N/A	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Be sure to transfer this information to your Application Package and contractors for quotations.